

Investment Products Offered by CitiStreet to Participants in the South Carolina State ORP

The investment product information contained in this table is provided by the investment provider. The South Carolina Retirement Systems believes this information to be generally accurate as presented but does not guarantee their accuracy. Official statements of the fund performance and objectives may be obtained only from the current fund prospectus or other official publications of the investment provider.

Investment Products Offered	Asset Class (Category) ¹	Type (M, GA, VA)	Incep ¹	Portfolio Manager / Tenure (years) ¹	Net Assets (\$mil) as of 9/30/05 ¹	Mgmt. Fees and other expenses	12B-1 Fees	Mortality Charge	Annual Admin. Charge	Total Fund & Admin. Expense
Gold Track Select - Fixed Account Option ²	Guaranteed Option within a Variable Annuity	GA	1997	The Travelers Insurance Company (insurer) since 1864	\$714 ³	0.00%	--	0.00%	0.00%	0.00%
SSgA Bond Market Fund	Intermediate-term Bond	M	2/96	Management Team	\$277	0.46%	0.07%	0.00%	0.27%	0.80%
Van Kampen Equity and Income	Moderate Allocation	M	8/60	Gillian/Horowitz/Roeder/Vizachero/ 4.5	\$9,812	0.25%	N/A	0.00%	0.27%	0.87%
American Funds Fundamental Investors A	Large Value	M	1/33	Crawford/Drasdo/Perry/Kerr /13.7	\$22,978	0.27%	0.24%	0.00%	0.27%	0.78%
SSgA S&P 500 Index Fund	Large Blend	M	12/92	Management Team	\$1,870	0.04%	0.06%	0.00%	0.27%	0.37%
SSgA Core Opportunities Fund	Large Blend	M	9/93	Management Team	\$142	0.75%	0.20%	0.00%	0.27%	1.22%
American Funds EuroPacific Growth	Foreign Large Blend	M	4/84	Bepler/Denning/Heong/Lovelace/Dunn/11.0	\$40,348	0.44%	0.25%	0.00%	0.27%	0.96%
SSgA Life Solutions Income & Growth Fund	Moderate Allocation	M	7/97	Management Team	\$28	0.29%	0.16%	0.00%	0.27%	0.52%
SSgA Life Solutions Balanced Fund	Moderate Allocation	M	7/97	Management Team	\$88	0.15%	0.14%	0.00%	0.27%	0.56%
SSgA Life Solutions Growth Fund	Large Blend	M	7/97	Management Team	\$51	0.23%	0.16%	0.00%	0.27%	0.66%
Cohen & Steers Rlty Income A	Specialty – Real Estate	M	9/97	Cohen/Steers/Harvey/Corl 4.5	\$639	0.75 %	0.25%	0.00	0.27%	1.27%
Franklin Dyna Tech A	Large Growth	M	1/68	Johnson, Jr./Dean/Moberg/14.8	\$629	0.48%	0.25%	0.00	0.27%	0.80%
Royce Premier	Small Blend	M	12/91	Royce/George/8.8	\$3,101	0.99%	N/A	0.00	0.27%	1.26%

None of the above investment products have any front-end loads, back-end loads, contingent deferred sales charges or other expenses other than the expenses shown above. For more information, including fees, charges, and expenses and the risks associated with investing in a variable investment option, your CitiStreet Representative will give you each applicable prospectus, including the prospectus for the Fixed Account Option within the Gold Track Select variable annuity. You should carefully read all investment information before you decide to direct investment. Variable annuities and mutual funds offered through CitiStreet Equities LLC, a subsidiary of CitiStreet Associates LLC. Gold Track Select is a variable annuity issued by The Travelers Insurance Company, One Cityplace, Hartford, CT 06103-3415.

Type (M = Mutual Fund; GA = Guaranteed Annuity; VA = Variable Annuity). Source: ¹Morningstar ²Travelers fixed assets. ³Money contributed to the Gold Track Select Fixed Account Option becomes a part of the company's General Account or one or more separate account options and represent a contractual obligation of Travelers Insurance Company subject to Travelers ability to meet its obligations. The AM Best Company has assigned Travelers Insurance Company a rating of A++ (Superior). The rating ranges are from the highest (A++) to the lowest (F). Ratings are only one factor you should consider when making an investment decision.

Historical Returns on Investment Products Offered by CitiStreet to Participants in the South Carolina State ORP

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Investment Products Offered	Asset Class (Category) ¹	Annual Rates of Return ¹									
		1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Gold Track Select - Fixed Account Option	Guaranteed Option within a Variable Annuity	6.15%	5.56%	5.88%	5.39%	5.68%	6.00%	5.25%	4.87%	3.60%	3.75%
SSgA Bond Market Fund	Intermediate-term Bond	N/A	4.88%	8.93%	8.37%	(1.33%)	10.83%	7.94%	9.89%	3.66%	4.03%
Van Kampen Equity and Income	Moderate Allocation	32.60%	15.55%	24.13%	16.99%	9.95%	20.19%	(2.23%)	(8.32%)	22.16%	11.77%
American Funds Fundamental Investors A	Large Value	34.21%	19.99%	26.67%	16.72%	24.58%	4.27%	(9.55%)	(17.34%)	31.96%	13.91%
SSgA S&P 500 Index Fund	Large Blend	37.02%	22.65%	33.10%	28.34%	20.89%	(9.22%)	(12.08%)	(22.34%)	28.59%	10.74%
SSgA Core Opportunities Fund (formerly SSgA Growth & Income)	Large Blend	28.63%	21.43%	37.65%	34.74%	20.87%	(5.79%)	(9.61%)	(24.48%)	21.67%	4.80%
American Funds EuroPacific Growth	Foreign Large Blend	12.87%	18.64%	9.19%	15.54%	56.98%	(17.84%)	(12.18%)	(13.61%)	32.91%	19.69%
SSgA Life Solutions Income & Growth Fund	Moderate Allocation	N/A	N/A	N/A	11.02%	7.40%	1.89%	(3.52%)	(1.64%)	17.01%	6.88%
SSgA Life Solutions Balanced Fund	Moderate Allocation	N/A	N/A	N/A	12.30%	12.83%	(2.20%)	(7.81%)	(6.05%)	23.15%	8.72%
SSgA Life Solutions Growth Fund	Large Blend	N/A	N/A	N/A	13.76%	18.25%	(6.43%)	(12.54%)	(10.55%)	29.33%	10.30%
Cohen & Steers Equity Income A	Specialty – Real Estate	N/A	N/A	N/A	(10.57%)	(5.42%)	27.55%	16.43%	4.72%	35.65%	25.78%
Franklin Dyna Tech A	Large Growth	26.13%	28.79%	14.62%	27.34%	37.19%	(12.24%)	(13.11%)	(19.87%)	38.64%	7.69%
Royce Premier	Small Blend	17.81%	18.13%	18.41%	6.74%	11.49%	17.12%	9.61%	(7.75%)	38.74%	22.82%

¹Source: Morningstar (except GTS Fixed Account)

The performance data quoted represents past performance and are not guaranteed of future results. Data does not reflect reduction of CitiStreet's 0.27% annual recordkeeping fee (not applicable to the GTS Fixed Account Option). The investment return and principal value of mutual funds and variable annuities will fluctuate so that an investor's shares, when redeemed, may be more or less than their original cost. For more information, including fees, charges and expenses and the risks associated with investing in a variable option, CitiStreet will give you each applicable prospectus, including the prospectus for the Fixed Account Option within the Gold Track Select variable annuity. You should carefully read all investment information before deciding to direct investment.

CitiStreet Associates LLC and Affiliates. Variable annuities and mutual funds offered through CitiStreet Equities LLC, a subsidiary of CitiStreet Associates LLC. Gold Track Select is a variable annuity issued by The Travelers Insurance Company, One Cityplace, Hartford, CT 06103-3415. The performance data above does not conform to SEC rules regarding uniform performance reporting. For SEC-standardized performance information, see Average Annual Total Return information on next page.

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AVERAGE ANNUAL TOTAL RETURNS FOR THE PERIOD ENDING 09/30/05

Investment Products Offered	Asset Class (Category) ¹	YTD 01/01/05- 09/30/05	1 Year 09/30/04- 09/30/05	3 Years 09/30/02- 09/30/05	5 Years 09/30/00- 09/30/05	10 Years 09/30/95- 09/30/05 or since inception
<i>Fixed Rate Account</i>						
Gold Track Select Fixed Account Option	Guaranteed Option within a Variable Annuity	Interest rate for contributions received 3rd Quarter 2005: 3.85% 4th Quarter 2005: 3.85% Minimum guaranteed interest rate: 3.00%*				
<i>Mutual Funds</i>						
SSgA Bond Market	Intermediate-term Bond	1.51%	2.42%	3.59%	6.25%	5.75%
Van Kampen Equity and Income	Moderate Allocation	6.61%	15.12%	15.52%	5.95%	11.87%
American Funds Fundamental Investors A	Large Value	18.84%	19.49%	20.56%	3.61%	11.57%
SSgA S&P 500 Index Fund	Large Blend	2.63%	12.09%	16.54%	-1.66%	9.29%
SSgA Core Opportunities Fund ²	Large Blend	3.84%	12.55%	12.45%	-4.24%	9.18%
American Funds EuroPacific Growth A	Foreign Large Blend	13.13%	28.56%	24.75%	4.68%	10.34%
SSgA Life Solutions Income & Growth Fund	Moderate Allocation	2.20%	7.43%	9.76%	3.69%	5.42%
SSgA Life Solutions Balanced Fund	Moderate Allocation	2.90%	10.18%	12.85%	2.88%	5.42%
SSgA Life Solutions Growth Fund	Large Blend	3.38%	12.76%	15.81%	1.68%	5.16%
Cohen & Steers Equity Income A	Specialty – Real Estate	6.87%	20.23%	21.87%	18.11%	12.70%
Franklin Dyna Tech A	Large Growth	2.46%	13.49%	17.57%	-1.92%	8.91%
Royce Premier	Small Blend	10.32%	19.55%	26.03%	14.40%	13.97%

¹Source: Morningstar ²formerly SSgA Growth & Income Fund

* Interest rate is guaranteed for one year; then a new rate is declared and guaranteed until year-end. Thereafter, interest rate is declared and guaranteed for calendar year. Interest rate guarantee is backed by the claims-paying ability of The Travelers Insurance Company.

The SC ORP Fixed Account has no surrender charge for transfers to MFSP or for benefit responsive distributions. Otherwise there is a 20% withdrawal restriction and a surrender charge may apply. You cannot transfer amounts from the Fixed Account Option into any plan investment option that, in The Travelers Insurance Company's opinion, consists of fixed income securities or money market instruments. A transfer from the Fixed Account Option to any other plan investment option is a surrender from the variable annuity contract, and the Company has the right to impose the contract's sales charges and all other charges. The variable annuity contract's options other than the Fixed Account Option are NOT plan investment options.

Fund performance figures shown above are historical and reflect investment of all dividends and capital gains distribution and changes in net asset value as a percentage of Account assets. Investment return and principal value of mutual funds will fluctuate so that an investor's shares when redeemed, may be worth more or less than their original cost. Past performance does not guarantee future results. For more information, including fees, charges and expenses and the risks associated with investing in a variable option, CitiStreet will give you each applicable prospectus, including the prospectus for the Fixed Account Option within the Gold Track Select variable annuity. You should carefully read all investment information before deciding to direct investment. Variable annuities and mutual funds offered through CitiStreet Equities LLC, a subsidiary of CitiStreet Associates LLC. Gold Track Select is a variable annuity issued by The Travelers Insurance Company, One Cityplace, Hartford, CT 06103-3415. #02-06-059